

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

CARMELO LAGUNAS

Debtor(s)

Case No. 15-31812

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/18/2015.
- 2) The plan was confirmed on 12/17/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 11/04/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 04/06/2017.
- 6) Number of months from filing to last payment: 13.
- 7) Number of months case was pending: 20.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$20,500.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$20,500.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,380.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$961.46
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$4,341.46**

Attorney fees paid and disclosed by debtor: \$620.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Afni, Inc.	Unsecured	1,034.00	NA	NA	0.00	0.00
CHASE CC	Unsecured	708.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	2,000.00	5,062.10	5,062.10	0.00	0.00
DIVERSIFIED CONSULTANTS INC	Unsecured	1,896.00	NA	NA	0.00	0.00
EXETER FINANCE CORP	Unsecured	9,570.00	NA	286.37	0.00	0.00
EXETER FINANCE CORP	Secured	14,975.00	24,831.37	24,545.00	5,945.14	3,599.67
IL DEPT OF REVENUE	Unsecured	NA	98.00	98.00	0.00	0.00
IL DEPT OF REVENUE	Unsecured	NA	30.00	30.00	0.00	0.00
IL DEPT OF REVENUE	Priority	NA	115.46	115.46	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	144.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	15,436.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Secured	15,436.00	12,925.39	12,925.39	4,263.19	1,696.97
KAHUNA PAYMENT SOLUTIONS	Unsecured	NA	NA	335.29	0.00	0.00
KAHUNA PAYMENT SOLUTIONS	Secured	1,000.00	1,035.29	700.00	314.40	14.57
MIDLAND FUNDING	Unsecured	2,990.00	2,990.15	2,990.15	0.00	0.00
MIDLAND FUNDING	Unsecured	1,332.00	1,331.86	1,331.86	0.00	0.00
MONTEREY FINANCIAL SVC	Unsecured	1,839.00	NA	NA	0.00	0.00
PINNACLE CREDIT SERVICES	Unsecured	1,182.00	NA	NA	0.00	0.00
SPRINT NEXTEL	Unsecured	NA	1,895.62	1,895.62	0.00	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	235.00	NA	NA	0.00	0.00
THE BANK OF NEW YORK MELLON	Secured	NA	34,118.99	324.60	324.60	0.00
THE BANK OF NEW YORK MELLON	Secured	150,000.00	103,817.34	137,936.33	0.00	0.00
WESTGATE RESORTS CENTER	Unsecured	12,000.00	NA	NA	0.00	0.00
WESTGATE RESORTS CENTER	Secured	12,000.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$137,936.33	\$0.00	\$0.00
Mortgage Arrearage	\$324.60	\$324.60	\$0.00
Debt Secured by Vehicle	\$37,470.39	\$10,208.33	\$5,296.64
All Other Secured	\$700.00	\$314.40	\$14.57
<b>TOTAL SECURED:</b>	<b>\$176,431.32</b>	<b>\$10,847.33</b>	<b>\$5,311.21</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$115.46	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$115.46</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$12,029.39</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$4,341.46</u>	
Disbursements to Creditors	<u>\$16,158.54</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$20,500.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/19/2017

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.